



Order Filed on November 4, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

Robert L. Schmidt RS5795

AST & SCHMIDT, P.C.

222 Ridgedale Avenue

PO Box 1309

Morristown, NJ 07962

Tel: 973-984-1300; Fax: (973) 984-1478

robert@astschmidtllaw.com

Attorneys for the Debtor

Case No. 17-18319 (CMG)

Chapter 13

Judge: Christine M. Gravelle

Hearing: TBD

In Re:

CRAIG A. RYNO,

Debtor.

**ORDER AUTHORIZING DEBTOR TO REFINANCE FIRST
MORTGAGE AND PAYOFF CHAPTER 13 PLAN**

The relief set forth on the following page(s), numbered two
(2) is hereby ORDERED.

DATED: November 4, 2021

A handwritten signature in black ink, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

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Debtor: CRAIG A. RYNO
Case No.: 17-18319 (CMG)
Caption of Order: Order Authorizing Debtor to Refinance First Mortgage and Payoff Chapter 13 Plan

This matter being opened to the Court by AST & SCHMIDT, P.C., attorneys for debtor, Craig A. Ryno ("Debtor"), upon the filing of a Verified Motion to authorize Debtor to refinance his first mortgage and payoff Chapter 13 Plan (the "Motion"); and service having been made in accordance with an Order Shortening Time filed simultaneously with the Motion; and the Court having considered the pleadings in support of the Motion, and opposition, if any; and the Court having heard oral argument; and good and sufficient cause appearing;

It is hereby:

ORDERED that the Debtor's Motion is GRANTED as set forth herein; and it is further

ORDERED, that the Debtor is authorized to obtain first mortgage refinancing with Homexpress Mortgage Corp., pursuant to the terms that are set forth in the Verified Motion and Exhibit(s) annexed thereto; and it is further

ORDERED that the Debtor's existing first mortgage loan with Select Portfolio Servicing is authorized to be paid directly from the loan proceeds by the closing agent; and it is further

ORDERED that the proceeds shall also be used to payoff the Debtor's Chapter 13 Plan in full pursuant to a payoff to be provided by the Standing Chapter 13 Trustee in advance of the refinance closing; and it is further

ORDERED that the Debtor is authorized to pay all points, broker fees and other fees and closing costs related to the loan as set forth in the Motion and Exhibit(s) annexed thereto; and it is further

ORDERED that, after payoff of the existing first mortgage, the Chapter 13 Plan, and closing costs, the balance of the proceeds shall be issued to the Debtor or to such other parties as directed by the Debtor.